or other action as admissible under the Act is initiated after verification of the information and on satisfaction about the genuineness of such information.

(b) The Directorate of Income Tax Investigation, Delhi has not received any such information.

(c) and (d) Yes, in the recent past the Income Tax Department has conducted searches in these cases of transporters to unearth tax evasion. During Financial Years 1998-99, 1999-2000, 2000-2001 the details of searches are as under:

Financial Year of tranporters searched	No. of cases seizure	Total (Rs. in lakhs)
1998-99	6	58.21
1999-2000	7	210.94
2000-2001	11	459.56

Credit-deposit Ratio in Banks

†3895. SHRI KRIPAL PARMAR: Will the Minister of FINANCE be pleased to state :

(a) whether there are large disparities in credit-deposit ratio in banks;

(b) if so, the details thereof; and

(c) the steps Government propose to take to remove such disparities ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) The Credit Deposit (CD) ratio of banks vary from State to State. The State-wise CD ratio of scheduled commercial banks as on the last Friday of March, 2001 is given in the Statement (See below).

(c) Various steps are taken to increase the flow of credit in the States where CD ratios are low. Such steps include, among others, the followings:

(1) Annual Credit Plans (ACPs) are prepared for each district every year and implementation thereof is monitored by various fora created under the Lead Bank Scheme viz. Block Level Bankers Committee (BLBC) at block level, District Consultative Committee (DCC) at district level and State Level Banker's Committee (SLBC) at State level. The matter relating to CD ratio is also regularly reviewed in the DCC/DLRC/SLBC/SLRC etc. meetings. The Annual Credit Plan is prepared by taking into consideration availability of bankable proposals/schemes and the potential for lending in the area.

† Original notice of the question was received in Hindi.

(2) To go into the reasons for low credit deposit ratio and suggest measures for improving the same, Reserve Bank of India had appointed Task Forces in some States viz. Uttar Pradesh, Rajasthan, Bihar, West Bengal, Kerala and Pondicherry. The implementation of recommendations made by these Task Forces is an ongoing process and progress in this regard is being monitored by the SLBCs.

(3) NABARD has constituted Rural Infrastructure Development Fund I, II, III, IV, V, VI and VII for granting loans to the State Governments for development of infrastructure projects in the rural areas.

(4) Public sector banks were advised to issue 25 lakh Kisan Credit Cards during the year 2000-01. The achievement was nearly 75% of the targets fixed. The banks have been further advised to issue Kisan Credit Cards to all eligible borrowers within the period of next 3 years. The progress in this regard is reviewed in the SLBC and DCC meetings held under Lead Bank Scheme.

(5) Further, to ensure greater flow of credit to the schemes being implemented by Micro-Credit Organizations, banks have been advised that the interest rates applicable to loans given to these organizations and onward to SHGs members will be left to the discretion of the banks.

Statement

State-wise Credit Deposit Ratio of Scheduled Commercial Banks as on the last Friday of March, 2001

Sl. No.	State/Union Territory	Credit Deposit Ratio(%)
1	2	3
1.	Andhra Pradesh	63.3
2.	Arunachal Pradesh	17.3
3.	Assam	32.4
4.	Bihar	21.3
5.	Chhattisgarh	39.8
6.	Delhi	82.9
7.	Goa	22.8

1	2	3
8.	Gujarat	49.4
9.	Haryana	41.7
10.	Himachal Pradesh	22.6
11.	Jammu & Kashmir	38.3
12.	Jharkhand	28.4
13.	Karnataka	59.3
14.	Kerala	43.1
15.	Madhya Pradesh	48.3
16.	Maharashtra	85.4
17.	Manipur	38.9
18.	Meghalaya	16.8
19.	Mizoram	25.5
20.	Nagaland	13.9
21.	Orissa	41.5
22.	Punjab	41.4
23.	Rajasthan	48.2
24.	Sikkim	15.6
25.	Tamil Nadu	90.6
26.	Tripura	23.0
27.	Uttar Pradesh	28.8
28.	Uttaranchal	23.0
29.	West Bengal	44.1
30.	Andaman & Nicobar Islands	18.6
31.	Chandigarh	96.7
32.	Dadra & Nagar Haveli	16.5
33.	Daman & Diu	14.1
34.	Lakshadweep	9.7
35.	Pondicherry	33.4
	All India	**58.5**